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YOUNG RADICALS AND OLD.

The law of infinite division appears to be as true in politics as in natural science. The radical party in the House of Commons is not so large that it must needs fall in two of its own weight. Of late years it has consisted of a small though busy knot of speakers, whose chief importance was due to the equal balance of votes and the consequent value of marketable votes in the eyes of party chiefs. But Tuesday's debate brought to light the fact that even this minute of parties is divided into two antagonistic sections. It became evident that Mr. Stansfeld had not brought forward his motion as the lieutenant of Mr. Cobden and Mr. Bright, and was not the mouthpiece of their policy. His speech, so far as any definite outlines loomed through its wordy haze, ran athwart all the most cherished traditions of the Peace party. It prophesied war, and it recommended interference. The result was the absence of Mr. Bright from the division, and a public and solemn rebuke to his unruly younger son from Mr. Cobden. It was rumoured also, and was probably true, that if the untimely fruit of Mr. Walpole's brain had ever come to the birth, a still wider defection from the Manchester standard would have displayed itself. The staunch survivors of the League were prepared, according to their ancient practice, to vote Whig or Tory indifferently, so long as the object of the moment could be attained. But the young men of the party had seen those tactics amply tried in the reform controversy and were not satisfied with the ultimate result. They were tired of nibbling for ever at the thimble-baited hook which the leader of the opposition, with unabated confidence, was again dangling before their eyes.

The schism between the radicals of the old school and the new is not an accidental circumstance arising only out of this particular debate. It indicates an important turning point in public feeling. Mr. Cobden and Mr. Bright have so long filled an important place in our affairs, and have effected such extensive changes that it is difficult to believe that they are only the representatives of an accidental and ephemeral type of opinion. But it was not by pure radicalism that they rose to fame. Democratic opinions have enjoyed an exceptional power in England during the last forty years, from their casual association with a far stronger movement with which they had no necessary connexion. The free trade controversy had nothing in common with a struggle for the redistribution of political power. It only received that direction from the fact that the antagonism which in the days of Adam Smith resided among the merchants—had chanced, by the course of legislation, to devolve upon the landed aristocracy. The desperate struggle for political existence in which the upper classes have been engaged till very recently was, in the main, brought upon them by their unlucky association with the Corn Law of 1815. Radicalism was endowed by this alliance with a power of producing political leaders of far higher stature than before. Cobden and Bright have been demagogues of a very different calibre from Cobbett, and Whitbread, and orator Hunt. But the strength which moulded them has been taken away. Free trade no longer lends to Radicalism the vigour to produce that strange anomaly, the hard-headed commercial demagogue. Radicalism is now left to its own powers, and the young men it is sending up are of a very different breed. In some respects they are more amiable, but they are very much less dangerous. So far as they have any mind at all, they are poetical, dreamy, enthusiastic youths, with a turn for tall talk and a large metaphysical vocabulary. In political wisdom they have a decided advantage over their predecessors. They do not narrow their political views to the English shores, or decline to recognise as good and right abroad that for which they have been clamouring at home. They are not fanatics for peace. They do not believe in the calico millennium, or the impeccability of the American Republic, or the moral perfection of the Emperor of the French. They have neither the rigid purpose nor the narrow doctrines of the Manchester politicians. They are not prepared to force every political fact to bend to the exigencies of Lancashire commerce. Their sympathies are much wider; but then they are much more indefinite and vague. They believe in the solidarity of the peoples, and the inalienable rights of man, and several other great principles, which go a long way in a set speech, but are rather difficult to embody in a bill or a despatch. In short, they are dreamers, not men of business—Radicals of the study, as contrasted with their predecessors, who were radicals of the counter.

We cannot but welcome the change, both for the sake of our institutions, and for the sake of political aesthetics. A little Radicalism is a very useful thing for the purpose of keeping in check the natural selfishness of the classes who are the tenants of power. A feeling that their own overthrow is possible, if not probable, keeps jobbing within bounds, and provokes occasional attempts at practical reform. But it is a remedy which, however salutary, is always best taken in dilution. Such a concentrated form as that presented by Messrs. Cobden and Bright is too energetic. It tries the stamina of the Constitution, and might endanger it if applied in a moment of temporary debility. But the foaming and impetuous youths who have been kicking over the traces and galloping about on their own account are never likely to do any harm. Their curvetts and capers, and apparent vice, will serve the purpose of frightening the upper classes admirably well. But their energy will all evaporate in these evolutions, and there is no danger that they will make any serious or effective inroad upon our institutions. In respect to our foreign relations, too, the change is very much for the better. It is decidedly prejudicial to our national reputation that one, even the smallest, of our political parties should be absolutely destitute of patriotism. England's enemies will cease, under the new Radical Reign, to enjoy the advantage of *ex-officio* advocates in the House of Commons. And the change will redound to the advantage of foreign nations as well as our own. They will no longer count upon the supposed ascendancy of Peace politicians with the English people, and escaping the delusion, will escape the embarrassments into which it is apt to lead them. We have equal reason to congratulate ourselves upon the moral improvement which Radical tactics are likely to exhibit. The shameful traffic in votes which the Manchester party practised was at an end. Mr. Cobden openly boasted on Tuesday last that his vote was always at the service of any leader on any subject, if his one particular object of desire was granted. To offer a man something which he desires in order to gain his vote, is commonly thought to be the definition of bribery; but for such offers Mr. Cobden avows that he and his friends have always turned, and, unfortunately for the character of public men, have turned with success. For this species of commerce Mr. Stansfeld displays no taste. His reluctance is a hopeful sign for poli-

tical morality. It is usually admitted that the extinction of bribery must be looked for from an improvement in the moral standard of the briber rather than of the bribees. It is possible that the same maxim may apply to the corruption which of late years has been a life in our party politics. Conservatives and Liberals will cease to be cynically purchasable by promises of Radical support, as soon as—and not before—the purchasers have become too high-minded to make the offer.

We do not know if Mr. Stansfeld's sympathies with Continental Radicalism extend to the rest of his fellow-malcontents. We sincerely hope that he carries them with him in this as in all other things. It will be highly picturesque to hear rise or ten young men thundering upon Slavonic nationalities, and talking about "responsive calls issuing from the great heart of the nation." And this kind of oratory has the immense advantage that it is perfectly innocuous. English discontent is entirely of home growth, and we defy foreign competition. No topics or denunciations borrowed from Continental examples are in the least degree likely to be inflammatory here. The more, therefore, our Radical orators copy Continental models, the more valuable will they become as finely ornamented appendages of the House of Commons. Now that the Ballot is worn out, and Mr. Berkeley is ashamed to reproduce the old store of jokes, a few dissertations upon first principles will be a refreshing change. An annual motion for inserting upon the journals of the House a declaration of the rights of man would be quite as practical as any of the other annuals, and would have the peculiar advantage of irritating nobody's susceptibilities.

LIMITED LIABILITY IN BANKING.
SECOND ARTICLE.
(From the Economist, June 21.)

We showed very recently that there were two conditions which every good system of banking must of necessity satisfy: first, that it should manage its proper business well—that it should provide substantial and intelligent directors, and good executive subordinates to banking; secondly, that it should be *thought* to manage business well. For most trades it is enough to be a good trader, but for a banker it is not enough. He must also be reputed to be a good trader. He lives on his credit. If the world suspects his judgment or his wealth—that judgment even though it should be excellent, that wealth even though it be ample, will at once become useless. A banking system must be such as to attract credit, as well as one which will work discreetly.

We proved upon the occasion to which we have referred, that the system upon which the Bank of England is founded—the system of limited liability—was far superior in the first respect to the only system which, until lately, the Legislature would permit out of the Bank of England—the system of unlimited liability. We assigned what seem sufficient reasons for believing that the system of limited liability would give us better banks, would give us better directors and better managers than the opposite system. We have now to discuss the equally important question—would it be *thought* to give us better banks?

There was, and perhaps still is, a general impression that the system of limited liability would fail here. It has been thought and said that the public would have no confidence in a system which "diminished the security of the public;" and the impression has been confirmed by the rapid and marvellous success of many joint stock banks in which the liability of the partners is unlimited. But it is well founded? Upon principle, should a bank founded on the same system as the Bank of England inspire less confidence than a bank based on the opposite principle?

The best reason which can be assigned for trusting a bank is its possession of a large guarantee fund certain to exist, and certain to continue to exist, when it is wanted. At first sight nothing appears more easy than for a bank of unlimited liability to obtain this. It may have a large capital which is actually called up, and which it is careful never to lose. But there are two objections to this—objections which in many existing cases have been partially unmounted, but which are nevertheless inherent in the very nature of the expedient, and are inevitable. First, a very large paid-up capital is a source of danger to a bank. Its managers wish to declare a good dividend upon it, and their trade does not necessarily admit of their doing so. The characteristic trade of a banker begins when he begins to use not his own capital, but the capital of others. If the capital of the bank bear a reasonable and only a reasonable proportion to its liabilities to the public, there is no difficulty in so using the large deposits of the public as to pay a good dividend upon any small—the comparatively small—capital of the bank. If the capital of the bank is £1,000,000 and the deposits £7,000,000, and the whole £8,000,000 can be used so as to give a net profit (after paying working expenses) of 2 per cent., that profit will amount to £160,000, or 16 per cent. on the paid-up capital of £1,000,000. But if the capital were £5,000,000, the whole £12,000,000 would only yield £240,000, or less than 5 per cent.—a rate of interest which would not remunerate any one for incurring the risk and liabilities of a banker. In the early stage of a bank, this danger is then of necessity small. If there be a large capital, the dividend must necessarily be small also; and if it be small, the effect on the price of the shares will be unfavourable, and the "quotation" of the share market is certainly one mode, though by no means the best, by which the public test the status of a bank. Yet the infancy of a bank is the time of its trial; it is then you wish to gain credit for it; it is then you wish that you principally require a large capital. Yet at the very stage the possession of an extremely great capital—such a capital as would arrest the attention of the public—is a dangerous temptation. It may be thought to be a good security to the depositors; but, in fact, it tends to induce the banker to invest his deposits improperly.

Again, the first existence of a large paid-up capital is a fact which may be tolerably, though not perfectly ascertained. You may require public officers to see that it is duly lodged; and though, as in the case of the Royal British Bank, those officers may to some extent be deceived, yet such a requirement is worth something, and by means of it the actual payment of a considerable capital may, we will assume, be secured. But its continued existence no one can secure. By the nature of banking it may be lost at any moment by recklessness and folly. The Royal British Bank continued to publish good accounts, with an undiminished and unbroken capital for years after much more than that entire capital

was wasted. It may be said that this was an extreme case—a case of fraud. But the function—the special and sole use of a guarantee fund, is to provide for extreme cases. The contingency to be provided against is the maximum of possible disaster, and such disasters as that of the Royal British Bank are by no means impossible. The figures of a balance sheet are all we have to rely on for the continued existence of a paid-up capital; and those figures are liable to this objection, that they are the allegations of parties interested—the assertions of the very persons who, if false, would have the strongest motive for continuing to make them.

This last objection is equally applicable to the accumulation of a reserve fund. After all, the existence of such a fund is the allegation of the bank managers; they say they have set it apart, and perhaps separately invested it, but if they chose to deceive us—that is in the extreme event against which security is to be taken—it may be not found when wanted. The accumulation of a reserve fund also requires time. It is accumulated out of profits, and at the early stage of a bank's career, the time when it most wants to attract confidence, those antecedent profits cannot have been made. And in the later years of a bank's existence, the appetite—the insatiable appetite—of bank shareholders for the maintenance of a reserve fund as more than a subsidiary resource. No directors would be bold enough to propose, and no shareholder would be self-denying enough to consent, that it should be the main one.

The truth is, that there is no absolute security for the creditors of the bank, unless they know that there is beyond the control of its managers and directors a very considerable fund which they not only know to have at first existed, but likewise know not to have been dissipated. The principle of limited liability may be so applied as almost perfectly to satisfy this condition. If, for example, half only of the capital should be subscribed, and the other half is known to be retained by solvent proprietors who are able to pay it up if needful, the desired object is adequately attained. The fund cannot be touched or wasted by bad management, for the managers have never touched it; it remains in the hands of the proprietors.

The public may know it to exist, because they can ascertain fairly and generally the standing of the best kind of proprietors. As to the means of a particular individual, there may be a mistake or a doubt, but as to the wealthiness of a whole list there will be no reasonable doubt. It can be as well ascertained as any matter of business is ever likely to be. It may be answered that this expedient is not peculiar to banks of limited liability, and that it is now in fact used by banks with unlimited liability. The latter do not, as we all know, call up all their capital or nearly all; they leave a large portion of it in the hands of their shareholders, and nothing can be a better security to the public, if the public feel sure that the shareholders can pay what they are undertaken to pay, than this. It is so, and then limited liability would not be an improvement; it cannot make better that which is already at the best. But as we have before shown, the tendency of the principle of limited liability is to produce a better list of shareholders than the principle of unlimited liability. It is more likely, therefore, that the continued existence of a practical guarantee fund will be secured by the principle of limited liability, if properly applied, than by its competitor. Rich men will not, as a rule, risk all their riches, but they will risk a definite part of them. If the creditors of a bank can be sure that wealthy shareholders have undertaken to pay up a sum which they can pay up, they have obtained all which a pecuniary guarantee can give them; they have the best security of which the case admits.

THE COMMERCIAL TREATY WITH FRANCE.

(From the London Daily News, June 26.)
THE success of the recent commercial treaty is no longer deniable; it is not even susceptible of doubt. Every succeeding month adds cumulative proof to the propitious demonstration. We are buying more of our French neighbours than ever we did before, and they are taking more of what we have to sell in exchange. And this is going on at such a rate that, exclusive of the casual and exceptional gains of food sent from this country across the Channel, the harvest of the year, the country during the first eight months that admit of comparison, of our sales have increased one hundred per cent. All this, of course, is somewhat embarrassing to Messrs. Newdegate, Ellice, Hornman, Du Cane, and those of our contemporaries who staked character and credit on the prophecy that the whole project would prove a failure. There is no gainsaying the growing fact of varied and signal success. But now we are told that nothing which has occurred shows a change in the general character of the trade between the two countries. We still send to France a large amount of colonial and foreign produce, and about an equal amount of that which is the produce of the United Kingdom. The former we are told is only re-exports; and of the latter, goods, minerals, and other manufactures, continue to form but a subordinate part. As to the blind cavil about re-exports, it is perhaps enough to say that they constitute necessarily one of the very best branches of trade we have. To London or Liverpool and other places of *entrepôt* are brought numerous cargoes of coffee, wool, raw silk, &c., and these we want for home use; and for these we pay in British manufactures. Forthwith we transmit them to Havre or Marseilles, and we are paid in French productions. Thus, we have the profit both ways on our capital; we employ an extra amount of shipping; we are, in fact, over and above all our other industrial pursuits, carriers and brokers, agents and purveyors for so much to our luxurious neighbours. Is this matter for regret? Is it just ground of objection? Is it not, in short, clearly seen palpably, a three profitable branch of national industry than any ordinary direct trade? Then, as to the classification of our native exports. If we had the power to choose, must it not be better for us to export manufactured articles, which derive their chief value from the amount of labour expended on them, than coal or raw iron, or other materials shipped in the unwrought state? Did any one expect that the bulk of our exports to France under a modified tariff would be the produce of our mines? This was, indeed, one of the disastrous results we were threatened with by the opponents of the Treaty. We were about to waste our subterranean resources in heating the furnaces and kindling the forges of our most formidable rival; our inferior skill and more prosaic fancy would never enable us to compete with the manufacturers of France; and in the calculation of Customs duties on textile fabrics and hard-

ware, we were assured that our inept negotiators had been thoroughly focussed. Now the pretence is that in this, as in every instance where art and invention come into play, England is indebted to French genius, for that Madame Tussaud, though not actually a Frenchwoman by birth, was educated in and derived her inspiration from France. It is the old story. Here, as in the case of everything that is really admirable in this country, from cookery to cuisine, France has supplied the thought, England the money. France furnished the artist, England the customer, and Madame Tussaud having studied the art of glorifying greatness in the country of her adoption, practised it in this for half a century with such success that she died, as her successors say, "in the full vigour of her mind and body."

The truth is, however, that the Commercial Treaty is likely to change the character of our trade with France, and that in the most remarkable, if not the most essential feature. For many years we bought of our neighbours much more than we sold them; or, in the old-fashioned language of international economy, the balance of trade was largely against us. Our total exports to France, including foreign and colonial produce re-exported, were, on an average of the three years preceding the treaty, £10,601,000; and our average imports during those years, 1858, 1859, and 1860, were £12,671,000. We thus had to pay in gold some five million and a half sterling, the difference between what we bought and what we sold. But what is the case now? Every month since the prohibitive system of the other side of the Channel was relaxed the exchange has been conducted more and more in gold, and less and less in money. From the 1st of September to the 30th of April last, we exported produce amounting in the aggregate to £13,796,000; in the corresponding eight months of 1861-60, our total exports amounted to no more than £6,017,000. We venture to say that a more signal change in the course of trade—not in the incidents, but in the essential character of the trade between two neighbouring countries—cannot be pointed out in the history of commerce.

Instead of one-third of our purchases being paid for in goods and two-thirds in gold, we are on the highroad to pay the whole in the produce of our workshops, our mines, our colonial possessions, and our foreign manufactures. Neither are we concerned to prove that, in the fluctuations of industry and traffic, of speculation and of fashion, a cash balance to some extent may not occasionally be required. But what we do say is, that substantially and practically the sound, because mutually beneficial, basis has been laid of international barter, and that henceforth we may reckon on having to provide for so much less payment to France in the precious metals. We suppose we need not waste words in pointing out the advantages of such a change. Apart from the monetary benefit of being able nationally to write off one set of transactions against another, instead of having to resort to the expensive and unprofitable expedient of providing millions of bullion to square the account, it must be manifest to the most thoughtful observer that a greater amount of the comforts and luxuries of life is thus created in the aggregate, that a greater habit and necessity for such things is called into existence, and that amongst ourselves as a community, as well as amongst our neighbours, a greater number of persons are mutually bound over in industrial recognisances to keep the peace towards one another. Trade paid for in bullion, as compared with commerce carried on according to a free and enlightened system of barter, is a trade with only half profits, and the fewer great balances we have to provide for by accumulating, insuring, and re-exporting a few boxes full of silver or gold from one part of the world to another, the richer we shall certainly be. The remote consequences of such a change as that we have described, who can tell?

THE INSTABILITY OF GREATNESS.

(From the Saturday Review.)
In these exhibition times, it is the duty, and ought to be the pleasure, of the Londoner to give every assistance in his power to those whom Captain Foxwell and the Royal Commissioners have induced to take up their residence for a while among us. There are several ways in which this may be done. The first and the best is to go and see the exhibition. The second is to send a letter of introduction to the exhibition. The third is to send a letter of introduction to the exhibition. The fourth is to send a letter of introduction to the exhibition. The fifth is to send a letter of introduction to the exhibition. The sixth is to send a letter of introduction to the exhibition. The seventh is to send a letter of introduction to the exhibition. The eighth is to send a letter of introduction to the exhibition. The ninth is to send a letter of introduction to the exhibition. The tenth is to send a letter of introduction to the exhibition. 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THIS DAY Monday, 6th October—

IMPORTANT UNRESERVED SALE.

CITY AND SUBURBAN.

At the Rooms, Pitt-street, at 11 o'clock for half-past 11 o'clock.

CLYDE-STREET, MILLER'S POINT.—Stone-built house, No. 9, Clyde-street, lot to Mrs. Brown, for £30 per annum. Upset price, £200.

DIXON-STREET, LIVERPOOL-STREET.—Two houses, a few feet from the foot of Liverpool-street.

NEWTON ROAD.—Six cottages known as York-Terrace, adjoining Leichhardt Lodge, the residence of Mr. Aldis.

BALMAIN.—Block of land in Ditchett-street, opposite Mr. Bayley's house. Upset price, 10s per foot.

HUNTER'S HILL.—Allotment with water frontage. Upset price, 4s.

COOGEE.—Half-acre allotment opposite Coogee Bay Beach, without reserve.

BELLO RETIRO, NEWTOWN.—Allotment 12 of section 2, without reserve.

BURWOOD.—Block of land upwards of 3 acres, near the Parramatta Road, and an allotment fronting that road, near the Burwood Inn. By order of the mortgagee.

LIBERTY PLAINS.—3½ acres on the new road from Liverpool to Sydney, without reserve.

TOWN OF WOLLONGONG.—Half-acre allotment in Burrill-street, without reserve.

By order of the Mortgagee.

BURWOOD, PARRAMATTA ROAD.

AN ALLOTMENT OF LAND, Parramatta Road, near the Burwood Inn.

Also,

A BLOCK OF LAND at the rear of the above, containing upwards of three acres.

RICHARDSON and WRENCH have received instructions to sell by public auction, at the Rooms, Pitt-street, THIS DAY, 6th October, at 11 o'clock.

AN ALLOTMENT OF LAND, having 56½ feet frontage to the Parramatta Road, with a depth of 98 feet, and marked lot B, as per plan of the subdivision of W. Lucas' 300 acre grant. Also,

A BLOCK OF LAND at the rear of the above, containing about 3 acres of land, and having a frontage of 645 feet to a reserved road leading from the Parramatta Road.

The attention of parties in search of eligible sites for villa sites in this favourite suburb, within a short distance of the Railway Station, is directed to the sale.

Plan on view at the Rooms.

Terms at sale.

WITHOUT RESERVE.

COOGEE.

VALUABLE HALF-ACRE SITE in Beach-street, overlooking Coogee Bay, opposite the Government Reserve, and surrounded by the lands of Messrs. S. H. Pender, Stubbs, Hart, and Newman, and others, being lot 2 of section 5 as per Government plan.

This piece of land is approached by good roads, commands a fine view of the ocean and surrounding scenery, and is a fine elevated position, with access to the beautiful Coogee Bay beach, and is considered one of the most favourable sites for a marine residence in the delightful suburb.

The attention of parties in search of eligible sites for villa sites in this favourite suburb, within a short distance of the Railway Station, is directed to the sale.

Plan on view at the Rooms.

Terms at sale.

RICHARDSON and WRENCH have received instructions to sell by public auction, at the Rooms, Pitt-street, THIS DAY, 6th October, at 11 o'clock.

The above described choice allotment at Coogee, overlooking Coogee Bay.

Terms at sale.

UPSET PRICE £200.

No. 9, CLYDE-STREET, MILLER'S POINT.

Stone-built house, occupied by Mrs. Brown, for £30 per annum.

UPSET PRICE 10s per foot.

BALMAIN.

4 Allotments of Land, opposite Mrs. Bayley's residence, in Ditchett-street, close to the Steam Ferry.

UPSET PRICE 4s.

TARBAN, HUNTER'S HILL.

Allotment No. 1 of section 5.

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Terms at sale.

YORK-TERRACE, NEWTOWN ROAD.

SIX BRICK-BUILT COTTAGES, adjoining the grounds attached to Leichhardt Lodge, the residence of W. H. Aldis, Esq., and immediately opposite St. John's Tavern.

RICHARDSON and WRENCH have received instructions to sell by public auction, at the Rooms, Pitt-street, THIS DAY, 6th October, at 11 o'clock.

All that block of land, having a frontage of about 90 FEET SICHES to the NEWTOWN ROAD, on which are these SIX BRICK-BUILT COTTAGES known as YORK-TERRACE, containing each 4 apartments, with yard, &c., at the rear. A water tank at the back supplies the whole of the terrace with water.

This property is in the centre of the business portion of this improving suburb, a position that ensures constant tenants for houses of the above description.

Full particulars of title can be ascertained on application to Messrs. BULLYARD and CURTIS, Hunter-street.

Terms at sale.

TOWN OF WOLLONGONG.

HALF-ACRE ALLOTMENT, No. 2, Section 14, fronting Burrill-street.

BELLO RETIRO, NEWTOWN.

ALLOTMENT No. 12 of Section 2, fronting Lord-street.

LIBERTY PLAINS.

3 ACRES 2 RODS and 1 PERCH on the N. line of road from Sydney to Liverpool, formerly belonging to Messrs. Brown.

RICHARDSON and WRENCH have received instructions to sell by public auction, at the Rooms, Pitt-street, THIS DAY, 6th October, at 11 o'clock.

The above described pieces of land, situated in the TOWN OF WOLLONGONG.

DIXON-STREET, LIVERPOOL-STREET.

Two substantially erected and well-occupied Dwelling Houses, in Dixon-street, a few yards from Liverpool-street.

Terms at sale.

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The above described choice allotment at Coogee, overlooking Coogee Bay.

Terms at sale.

UPSET PRICE £200.

No. 9, CLYDE-STREET, MILLER'S POINT.

Stone-built house, occupied by Mrs. Brown, for £30 per annum.

UPSET PRICE 10s per foot.

BALMAIN.

4 Allotments of Land, opposite Mrs. Bayley's residence, in Ditchett-street, close to the Steam Ferry.

UPSET PRICE 4s.

TARBAN, HUNTER'S HILL.

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of an inventor is to discover the weaknesses of his invention and its civil liabilities rather than to anal-

[illegible]

works by means of what can only be called forced labor.

[illegible][illegible]

FOLLOWERS' OINTMENT.—Unrivalled Ointment.
—No wound, ulcer, sprain, tumour, or abscess can withstand the curative properties of this ointment. Thousands bear testimony to the fact, who have been cured after their cure had been considered quite hopeless. Sold by HARRY AND MUGSHAVE, 93, King-street, Sydney.

THE GREAT AUSTRALIAN REMEDY!—The UNIVERSAL GOLDEN SALVE cures the bites caused by scorpions, centipedes, tarantulas, and all venomous reptiles, &c. It cures all kinds of eruptions, and leg-ums, &c. Sold in boxes and pots at 1s. 3d. and 2s. each, the proprietor W. D. HUGHES, Newtown Road, near the Railway Station, Sydney.

HARMER'S SEIDLITZ POWDERS.—A large stock now on hand in excellent condition. 313, George-st., opposite the Theatre Royal.

USE! opened, at Mrs. SPEIR'S, 295, George-street, an unrivalled stock of (French and English military uniforms).

N S A L E, ex Claud Hamilton—
Bathoskins, No. 1—Agent's store, warehouse,
Durham mustard, 1lb and ½ lb,
Thumb and cannon ball black lead
Apply at I. R. M. C.'s office, Grafton Wharf.

A DELAIDE FLOUR for SALE.
Hart's
Clark and Dobson's
Pictorial Flour
Bowman's, &c.
HENRY H. BEAUCHAMP, 14, Barrack-street.

PATENT NAILS—1000 bags assorted, for SALE.
HENRY H. BEAUCHAMP, 14, Barrack-street.

WINDOW GLASS.—600 boxes Chanoz's assorted sizes. **HENRY H. BEAUCHAMP, 14, Barrack-street.**

CLOCKHOLM Tarr, Whiting, Soda, Oila, &c.
HENRY H. BEAUCHAMP, 14, Barrack-street.

AUSTRALIAN WINES, choicest vintages, in wood and glass bottles, at **CLARK AND DOBSON'S**, 14, Barrack-street.

DUBLIN and other Spectacles; also Oculars and Eyeglasses. T. PALMER, 620, Brickfield-hill.

JEWELLERY, Stands, Clocks, Solitaires, fancy-mounted Cameos, Brooches. T. PALMER, 620, Brickfield-hill.

LANCY Cutlery, Stationers, Bookshops, Corkcranes, Sewing, &c. T. PALMER, 620, Brickfield-hill.

LED-Oil-on-Sheet Grass-crucifers, Nutcrackers and Pliers. T. PALMER, 620, Brickfield-hill.

PLENDED assortment of New Goods, just received per Cargo. T. PALMER, 620, Brickfield-hill.

ACCLIMATION.—Aquariums and Fern Cases made and fitted up, by LWA and SON, 70, York-st.

VENETIAN BLINDS, all sizes from 18 in. per square upwards. **T. PALMER, 620, Brickfield-hill.**

IRON BEDSTEPS, &c. every description, at T. MOORE'S, 337, Pitt-st., near Park-st.

FURNITURE.—Drawing-room, Dining room, and Bedroom Furniture, very cheap, at T. MOORE'S, 337, Pitt-st., near Park-st.

HAIR MATRESSES, best quality, in linen tick, 2s. per lb. at T. MOORE'S, Pitt-st., near Park-st.

WHIMSY GLASSES, in gift frames, very handsome, at T. MOORE'S, 337 and 339, Pitt-st., near Park-st.

BOMBPROOF, Ironwork.—Repairing cast-iron, at a considerable reduction. **Hearings on SALR, 41, George-street.**

NEWSPAPER FOR SALE.—The Advertiser is willing to treat for disposal of the plant and copyright of a well-known newspaper, published in the colony. Its circulation and income are steadily increasing. Satisfactory contracts can be given for disposal of the same. Address B. J. WEBSTER, Macquarie place, Sydney.

CHINA MATCHES.—4, 4-4, 4-4, 4-4, 4-4, 4-4, and 4-4 colored. **WEBSTER, Macquarie place, Sydney.**

NEW SOUTH WALES WINES.—Guaranteed to keep on draught in any climate.—Inspection is especially solicited, and samples if required will be promptly forwarded to any part of the neighbouring colonies.

G. S. LEATHES and CO., No. 1, Wynyard-street, Sydney.

QUARTER-CASES, in good order, now required at **G. S. LEATHES and CO., Wynyard-street, Sydney.**

MUSKON NAIL, Coena brand, now landed as SA JOSEPH, 249, George-street.

MILNER'S Fire and Thief-proof SAFES. JOHN KERR, Barrack-street.

MATRASSES, iron bedsteads, beds, and furniture, selling off at **R. H. MITCHELL, 41, George-street, North Sydney.**

CLOCK, box, and her beds low prices, and single mattresses at 4s. 6d. R. H. MITCHELL, 41, George-street, North Sydney.

DELAIDS HAY, superior samples, in small bales. **BROWN and SON, Market Wharf.**

PAINT MANGLES, OFFICE TABLES, &c. for SALE. **BADFORD and GRANT.**

PORK SALE, 60 Tons of prime Mass BEEF, winter cuts, &c. **WILLIS, WRIGHT, and CO., Wynyard-street, North Sydney.**

SALT, Fine Corns and Rock SALT. DOUGLASS, Brickfield-hill.

BAGATILE BOARD for SALE. Apply at Forbes Hotel, corner of Barrack and Clarence streets.

WEIK'S PLATFORM MACHINES, half-ton, 50 kils.; weight-bearing, six-storied, gold scales, all descriptions, rates and reliable for SALE, at JOHN A.N.F. scale maker, 17, Park-street.

PORK SALE, 1000 SHEETS of prime BARK, in lots to suit purchasers. Also, 50,000 of the best Forest Oak, suitable for building, at **JOHN A.N.F. scale maker, 17, Park-street.**

PIKE BRICKS.—16,000 Crown? Fire Bricks on SALE, to land as Jürgen Lottemann. **WILLIS, WRIGHT, and CO., Wynyard-street, North Sydney.**

PORK SALE, lot of Timbers, Palings, and Cases fitted for Store. **W. MURPHY, Coleman, Little Woolloomooloo-street.**

BARRELS of PORTLAND CEMENT, best brands. **BROOMFIELD and WHITE, R.R. Alden Wharf.**

FEET COLONIAL HARDWOOD of every description. **BROOMFIELD and WHITE, R.R. Alden Wharf.**

FEET AMERICAN PINE of every description. Doors, sashes, architraves, &c. **BROOMFIELD and WHITE, R.R. Alden Wharf.**

MOHART SHINGLES and Palings. **BROOMFIELD and WHITE, R.R. Alden Wharf.**

BEST BANJOE PLATES, 24 x 12, reduced price. **W. H. DUFF, Circular Quay.**

FEET Colonial Hardwood, Cedar, shingles, palings, battens, &c. **W. H. DUFF, Circular Quay.**

FIRST Baltic, American, and Scotch Flooring, Oregon, and clear pine. **W. H. DUFF, Circular Quay.**

FEET Colonial Hardwood, best assortment in Sydney. **JOLLY and CO.**

FRUIT Deals, Clear Pine, F. and G. FRANK DEALS. **W. JOLLY and CO.**

BONBARR Glasses, Pipes, Pots and Balls, Palings, Dry Pipes, Shafes, Spokes, Bins Gum Felloes, &c. **JOLLY and CO., timber wharf, Bathurst-street, across yard—Sydney Railway Terminus.**

PORK-PUT FOR SALE. Mr. E. J. BLAXLAND, 41, George-street, North Sydney, and **CO., Sydney.**

UNION Patent METAL and NAILS, all sizes, at Cubbert's Ship-building Yard.

NEWCASTLE WALLSEND COAL.—A few small cargoes FOR SALE, now in harbour. **R. KING, Circular Quay.**

GOALS.—Hou chaff, Wallend, small, Morphot steam, charcoal, dried grass, &c. **H. L. ROBERTS, Pacific wharf.**

IMPORTED BULLS.—Two very superior for SALE, Merikian and St. Julian; just landed. **FORBES.**

CATTLE FOR SALE.—young, quiet, and strong, at **BATINGER, at Campbell River.** Apply at Mr. MULCOLLO, Wynyard-square.

PORK SALE, at Petaham, by private contract, that well-known public-house. **CARTER'S HOME.** For particulars, apply to J. CLARKE, blacksmith, Peterborough-street.

PORK SALE, a family PIGGABLE, and a New Market Pony Cart. **PARFITT's, William-street.**

PORK SALE, a pony PHANTOM and harness, all complete. Apply to Mr. BIGGERSON, 363, Castlereagh-street.

PORK SALE, strong Grey HOLSTEIN, suitable for saddle. Apply to Mr. RICE, O'Connell-street, opposite the Herald Office.

PORK SALE, two Leashed Stone-built GOATSHEADS, at **W. H. DUFF, Circular Quay.**

PORK SALE, a HOUSE, 336 Dowling-street, brick built, containing 4 rooms, price £450. Apply to Mr. MICHAEL CHAS. MORROW and Co.'s auction room.

OUTDOORS and HUBBERS.—FOR SALE several OUTDOORS, consisting of 100 ft. long, five runs each and six runs, at Newtown, well finished, close to the railway. Also a very pretty Cottage, six lofty rooms, kitchen, outside, and garden, &c. **RAIDFORD and GRANT, 105, Pitt-street.**

POPARTIES in search of a Book-keeper, to be DISPOSED OF in Newcastle, a Bookseller's, Stationer's, and Fancy Goods, &c. BATHING, in principal thoroughfare, central situation. For particulars address J. S. P., Newcastle.

TO LET. A HOUSE, near Liverpool Plains, containing
6,000 ditto, maiden, ditto,
2,000 ditto, near Gulligan
10,000 wethers, Darling Downs
5,000 ditto, near Gulligan
6,000 ditto, New England
2,000 ewes, on the Macintyre
2,000 ditto on the Hunter
10,000 ditto New England
FORBES, 78, King-street, stock and station agent.

VACANCY FOR BOARD AND RESIDENCE.
No. 4 and 6, Elgin-street.

FURNISHED BEDROOM TO LET for a single Gentleman. 103, Prince-street.

APARTMENTS, furnished, with Board if required, No. 13, Prince-street North.

SITTING-ROOM and three bedrooms vacant, No. 12, Wyndham-street.

APARTMENTS, Private, suitable for two gentlemen. Board if required. Apply Mr. MADGE, George-street.

FURNISHED COTTAGE, with attendance, &c. Let. Apply at Hope Cottage, Upper Fort-street, Glasgow.

BENCDROMBIR HOUSE, Abernethy street, Clyde-side.—Private Board and Residence. Beds attached. Terms, moderate. O. BUTOR.

Comfortable ROOM to LET for a Single Person; who requires giving Lodging; rent, 3s. per week. —Bedrooms, Dinning, Bath, &c.

BOARD AND RESIDENCE.—Families and gentles. Mrs SIMPSON'S, Bedford House, Jamieson-street.

BOARD AND RESIDENCE, or Furnished Apartments at Mrs. SAMSON'S, 23, Upper Fort-street.

BOARD AND RESIDENCE, Mrs. TURNER'S, 2, Terrace St., per week.

BOARD AND RESIDENCE for Two Gentlemen &c. Glipps-street, Sarry Mill.

BOARD, with separate bedrooms, for two Gentlemen is a private family. 200, Palmer-street, Woodhouse.

BOARD AND RESIDENCE.—Three or four Gentlemen accommodated; terms reasonable. 24, Wynyatt-st.

BOARD AND RESIDENCE. Mrs DOBSON'S, 21, Campbell-street, near Market Cross, from 1st Nov.

BOARD AND RESIDENCE required, by a gentleman, with a quiet family, in the neighborhood of Kelvingrove. A. Z. HERALD Office.

DALMAIN.—To LET, one of Little's COFFRAGA, Glasgow, &c. E. RAMSAY, Darling St., Glasgow.

DALMAIN.—To LET, charming Villa RESIDENCE, beautiful garden, shipping view. Rent moderate. FOOLOTT, Bridge-street.

DALMAIN (close to Crook's Ferry).—Furnished SITTING and BED ROOM to LET, in a private house. Lady supply to Mr. PARKER, chemist, Bishopsgate.

DALMAIN.—To LET, a small veranda COTTAGE in Campbell-street, with garden, and fine view of the city; rent very moderate. Apply to Mr THORNTON, near Commercial Bank.

FURNISHED BEDROOM TO LET, 109, Liverpool-street, between Pitt and George streets. Board if required.

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FIRST-CLASS HOUSE (completely furnished) and Grounds, most delightfully situated overlooking the sea, and only about four miles from town with capital rail way. As to a suitable tenant the rent will be moderate. Apply to J. L. R. L. GEORGE STREET.

FURNISHED APARTMENTS with stable or carriage room, a Lady and Gentlemen or two single Gentlemen requiring a comfortable home, may hear of the same by applying to W. CURRIE, auctioneer, George Street. The situation is the most respectable in the city; the family small, without children. The rooms are well ventilated, and furnished, with use of pianoforte.

GENTLEMEN can be accommodated with comfortable ROOM, with or without Bed, 5, Francis-street, Clyde-side.

HOUSE AUCTION SALES YARD.—To LET, those centrally-situated STABLES in Pitt-street, opposite the School of Arts. Apply to Mr. FORBES, King-street.

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HUMPHREY.—Comfortable Board and Residence in a private family, upon moderate terms, at Mrs. KERR'S, 6, 90, Prince-street.

OFFICE TO LET, on the first floor, spacious and lofty, in E. T. PENNYOLD, next the Royal Hotel.

OFFICE TO LET, two ROOMS on first floor, with private entrance. No. 7, Hunter street.

RESIDENCE, &c., of a superior description, for a single Gentleman or Lady and Gentlemen; also, a full kitchen, &c. Apply to Mr. FORBES, George-street, and enquire. Address X, box 13, Post Office.

STORAGE, bonded or free, in stores of the railway, signed at Lamb's Wharf R. F. POCKLEY.

TWO ROOMS TO LET, furnished or unfurnished, and good run for a horse. J. POWELL Ashfield.

TWO BE LET, a HOUSE, in Vine-buildings, Ramshay-street, near the Victoria Railway, apply to Mr. W. MOORE, opposite Queen's Wharf.

TWO BE LET, a HOUSE in Cowper-terrace. Apply to E. W. MOORE, opposite Queen's Wharf.

TWO BE LET, a HOUSE, containing 4 rooms and kitchen, and bathroom, on Kent, 12s. per week. Apply to MRS. ROBERTS, 47, Union-street, Surrey Hills, near Black's Gate.

TWO BE LET, spacious Grand Floor, PREMISES fit for office, in central part of Pitt-street. Apply to Mr. HUGHES WOOD, auctioneer and commission agent, 21, George-street.

TWO BE LET, a HOUSE in Milford-terrace, Clarendon-street, near St. Paul's Church, now occupied by Messrs. G. P. Gossard & Co. and has had on the 20th October enquire 125, Pembroke terrace.

TWO BE LET, the well-known GREENWICH PIER HOTEL, Watson's Bay, (in consequence of the late alterations) it is doing a first rate business, and a most desirable place for further extension apply to Mr. TODD, Rathbone Tavern, Pitt-street; or on the premises.

TO AUCTIONEERS, WAREHOUSEMEN, MECHANICS, &c.—To LET, three commodious premises, in Tottenham, lately occupied by Messrs. CHRISTOPHER NEWTON, BROTHER, and CO.

TO LET, ASHBY COTTAGE, Derlington, containing five verandah, half six rooms, and pantry, strongly built, consisting of Derbyshire stone, and cost £250 per annum. Apply to Mr. NEAR, CHAR. MOORE and Co.'s Auction Room. Pitt-street.

TO BE LET, with immediate possession, and at a moderate price, that commodious FREE HOUSE, No. 4, Highgate, Globe Point Road, pointing the windmill the undersigned, where, upon application, the keys can be obtained to view the premises. GEOFFREY RAY.

TO BE LET, a HOUSE, situate in Pitt-street, 11 doors, containing six rooms, with pantry, &c. The value of the furniture of situation with end of November, good stable, and coach-house. For particulars, &c. apply JOHN T. BAPTIST, junr, Bourke-street, Surrey Hill.

TO LET OR SHILL, THE HOUSE and GROUNDS of Greenlands, Derlington, occupation may be given immediately, or for a longer term for lodges, cottages till be open for more as such a period as may be arranged. Apply to MORSE and CO., or to GILCHRIST, WATT, and CO.

TO LET, the well-known Public-house TRAFALGAR ROAD, near the Toll-bar, large and airy. Also the house contains one of the best furniture or assembly rooms in the West-end of London, and is adapted for a public meeting; also, a good large dining and ball room; good stables, coach house, and a new building well of water. The house is for let on moderate terms of two pounds per week, for ONE MONTH, or for a longer term. Apply to ALKMAN, MOORE and BROOKS, Labour Exchange, Pitt-street.

THE SYDNEY MORNING HERALD, containing the following notices:
The "MONTHLY" HERALD, containing the following notices:
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The "MONTHLY" HERALD, containing the following notices:

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Printed and published by JOHN PATTERSON and SON, at the Office of the Sydney Morning Herald, Pitt and Beach Streets, Monday, October 6th, 1890.